

**FILED**  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**OCT 21 2022**

**JEFFREY P. ALLSTEADT, CLERK  
INTAKE 1**

Certificate Number: 20102-ILN-CC-036917257



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## **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 20, 2022, at 1:42 o'clock PM EDT, Margaret Clarke received from 1stopbk.com Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 20, 2022 By: /s/Marcy Walter

Name: Marcy Walter

Title: President-Manager

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).